



HOME ON LEAVE . . . RMB Lewis Ward, 23129 S. Normandie Ave., who has been serving with the U. S. Navy in Korean and Japanese waters for the past 15 months, is home this week on a 30-day leave visiting his parents, Mr. and Mrs. Henry H. Ward of the Normandie Ave. address. The naval radioman, who attended Compton Junior College prior to entering the service, has been stationed aboard the USS Mulberry AN 27. He will report for duty at Treasure Island, San Francisco, for assignment to another ship on Dec. 12.

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TORRANCE — If you have been suffering for years from arthritis and muscle pain, do not despair. Dr. Larson's new application of the latest scientific therapy is promising new hope for relief of the crippling torture of arthritis and rheumatic conditions. You are invited to come in for a complete examination to discover the true cause of your condition. Price for this examination is only \$3.00. Phone FA 8-3788 before coming to offices of Dr. R. A. Larson, D. C., Ph. C., 1110 Sartori Avenue, Torrance (three doors north of Torrance Blvd.) —Adv.

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"The Sea Around Us"
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OPTIMIST HOME GROWS . . . An architect's drawing of the new wing on the Optimist Home for Boys in Los Angeles which will be dedicated Thursday afternoon by the service club's international president, Dr. Walter A. Reiling. The home is sponsored by the Torrance Optimist Club and other clubs in the Southland. It is home to 57 young boys.

Local Optimists To Attend Rite At Boys Home Sponsored by Club

Eyes of the world's 70,000 Optimists will turn to the Southland Thursday at 3 p.m., as their international president, Walter A. Reiling, of Dayton, O., dedicates new buildings for their 14th district boys' home. The ceremonies come during Optimist Week, which has been proclaimed locally by Mayor Mervin M. Schwab.

"Our club will be well represented at this historic event," announced President Chris Sorcosen of the Torrance Optimist Club. "We co-sponsor the home and have contributed heavily to the building fund."

Sheriff Eugene W. Biscailuz will address the dedication gathering, and Mayor Norris Poulson will also participate. Both are Optimist Club members.

Home Explained
Chairman of the local club's boys' work is Kenneth Jordan, who explains the home's work as remedial re-education.

"Boys come to our home because they have to unlearn certain attitudes and learn new ways of thinking and acting," he stated. "Each boy is believed by the juvenile court to be basically good, but in need of separation from a certain environment, and given the kind of coaching, care, and activities that can build his personality and character. Medical and dental care are always important, and sometimes psychiatric therapy also."

Judge to Attend
Judge William B. McKesson, who has secured admittance to the home of many of its boys, said he plans to attend the dedication "with a big smile."

The home is at 6957 N. Figueroa St., Highland Park. It occupies a five-acre tract. Buildings, arranged in a giant U, occupy about a city block. They include dormitory and administration buildings, hobby shops, recreation hall, and large gymnasium. Outdoors are athletic and play-fields and well equipped playgrounds.

Home for 57
Boys are admitted from 10 to 13 years of age. Recommendation is by court, but a boy's personal request is necessary before the superintendent, Warren L. Braly, a former probation officer, accepts him. Capacity is 57. There is usually a waiting list.

"It usually takes little more

Christmas Club Checks On Way

Christmas checks totalling \$110,000 will be mailed to between 1100 and 1200 Torrance residents tomorrow by the Torrance National Bank, according to George Post, bank cashier.

Christmas Club members will receive checks ranging in amount from \$600 down to \$25. Post said. The members of the \$600 club pay \$10 a week for 50 weeks, and started their payments last December. One percent interest is added to those accounts whose holders have made all of their payments.

WHO'S NOT ON THE PHONE?
There is a telephone for every three persons in the United States, while the rest of the world averages one for every 68.

LAW IN ACTION

JURY DUTY
One of these days—perhaps soon, you will get a notice telling you to report for jury duty—and to "fall not." In serving you share one of the most solemn duties known to our democracy.

Some people try to get out of jury service. It may be unpleasant. Yet, when you are put on a jury you may think of this as a chance to help make good one of the promises of our constitution—trial by jury. Say the following to yourself:

A Juror's Creed
"My forefathers wrested my right to serve as a juror from tyrants."
"Under our law no one's life, liberty, or property can be taken without due process of law."
"Trial by jury is our basic right. All who seek their day in court should have a fair hearing. They will get it from me."
"I will not ask to be excused from jury service except in an emergency."
"On my oath I will well and truly try each case before me, and a true verdict render under the law given me by the judge."

NOTE: The State Bar of California offers this column for your information, so that you may know more about how to act under our laws.

and the evidence at the trial without fear, favor, or hope of reward.

"I will listen closely, with open mind to all of the testimony, instructions, and arguments. I will not make up my mind until all the facts are in and the judge has instructed the jury on the law."
"I will search for the truth regardless of wealth or poverty, friendship or enmity, of any party or witnesses."
"To someone my decision may mean the difference between life and death, freedom or chains, poverty or wealth."
"Justice, once but a dream is a reality when I, as a juror, do my full duty. No act of mine shall bring shame to our system of liberty under law."



REGAL ENTRANCE . . . Torrance Homecoming Queen Doralee Chaffin is escorted onto the field at the Torrance-Leuzinger game here Friday night where she received a football autographed by the Torrance Varsity from Capt. Burt Smith, and was crowned by last year's queen, Ellen Koehn. (Herald photo)

Parents to See How Their Kids Learn To Read

"Progress Through Education" will theme next Thursday night's session of Torrance Elementary School PTA, to begin at 7:50 o'clock at the school auditorium. Mrs. William Unmacht, publicity chairman, announced yesterday.

Principal D. Boone Kirks is urging all parents and their friends to come see and hear how children are taught to read, she added.

The session will be opened by a flag salute led by Brownie Troop 238, and fifth grade mothers will be hostesses for the social hour to follow.

Plans for the event were charted last Thursday morning when the executive board met at the Marcellina Ave. home of Mrs. Hartley Carr. A net profit of \$608.75 rolled into the PTA treasury as a result of the Halloween Carnival. Mrs. H. Heinlein, ways and means chairman, reported. The money, which was actually made by the cooperation of the home and the school, will be used for child welfare, she said.

Long Beach CPAs Hold Monthly Dinner Meeting

The Long Beach Chapter of Certified Public Accountants heard Robert S. Warner, CPA of Los Angeles, at their monthly dinner meeting held Thursday at the Club Gardens Restaurant in Santa Ana.

Mr. Warner discussed the topic "Accountants' Liabilities." He is a partner in Los Angeles of Lybrand, Ross Bros. and Montgomery, and has been associated with the firm since 1928 in their New York and St. Louis offices, prior to coming to Los Angeles in 1949.

Mr. Warner is a graduate of Rutgers University, St. Louis. During World War II he served as a supervising auditor with the Navy Department.

Morticians Go To Meeting of 500 in Florida

J. Hugh Shertey Jr. and Bessie V. Myers of Stone and Myers Mortuary were among the more than 500 who attended the 36th annual meeting of the National Selected Morticians at the Boca Raton Hotel in Florida, Oct. 25 to 29.

The program of discussion, clinics, forums, and panel discussions was punctuated with outstanding, nationally-known speakers, including Warwick Carpenter, market analyst of Santa Barbara, Calif., and Glenn Drake, Osceola, New York, instructor in personality development at the National Foundation of Funeral Service, Evanston, Ill.

In addition, the members heard from Bernard C. Lane, overseas representative of the association in Paris, France, who discussed the funeral customs in Europe. A panel of experts in taxes, insurance, labor relations and architecture conducted counseling clinics as a part of the program.

National Selected Morticians, with headquarters in Evanston, Ill., invites into membership only those firms which are recognized leaders in the field and conform to the highest ideals in funeral service.

Exceptional Children Foundation Meeting Set

A regular meeting of the Harbor Area Exceptional Children's Foundation, normally held on the fourth Wednesday of each month, will be held next Wednesday evening because of the Thanksgiving holiday, it was announced yesterday.

The meeting will be held at the Toberman Settlement, 131 N. Grand, San Pedro, at 8 p.m.

Feature of the meeting will be a discussion and pictures by Dr. K. C. Brandenberg, president of the Long Beach Mental Health Society.

Inglewood Girl Wins El Camino Homecoming Title

Pert 19-year-old Barbara Ellis will be crowned Homecoming Queen of El Camino College Nov. 20, between halves of the Warrior-San Diego football game. Selected by a board of seven judges, Miss Ellis was one of ten contenders for the office which places her in the honorary position of reigning over Homecoming activities at the Warrior stadium on Thanksgiving Day. Highlighting the festivities will be a Homecoming parade during half-time ceremonies of the El Camino-Harbor grid contest.

The queen, a college sophomore, is the daughter of Mr. and Mrs. Walter H. Ellis, 2904 W. 82nd Pl., Inglewood and is a graduate of Inglewood High School.

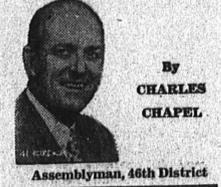
Sharing Homecoming Day honors with Miss Ellis will be two princesses, Marian McDonald and Nancy Smith, also sophomores. Miss McDonald is the daughter of Mr. and Mrs. Howard McDonald, 1626 Beech Ave., Torrance, and Miss Smith, 9132 Sixth Ave., Inglewood, is the daughter of Mr. and Mrs. Donald C. Smith, with whom she resides. Two of the court, Miss Ellis and Miss Smith, are education majors while Miss McDonald is a major in social studies.

Selected in judging conducted Tuesday evening, the Homecoming court is the second in El Camino history. Last year Sally Hardy of Inglewood enjoyed the distinction of reigning as the first Homecoming queen. Members of her court were Lois Weber of Los Angeles and Elaine Tillman of Inglewood.

Judges of this year's court were Mrs. Paul A. Dennis of Hermosa Beach, president of the Sandpipers, a South Bay service organization; Erich Paige, television commentator of El Camino College home football games; Mrs. Eva Murdock, wife of Forest G. Murdock, college president; Norm Verry, head football coach at El Camino; Edwin Dean, publisher of the Inglewood Daily News; the Rev. John Taylor, pastor of the First Methodist Church of Torrance; and Harold Chaney, Hawthorne businessman.

Ben Teschner of Inglewood will serve as chairman of 1953 Homecoming activities, with Bob Bartley of Redondo Beach serving in the capacity of co-chairman. Members of their committee are Louise Calkins of Manhattan Beach, hospitality; Jerry Evans of El Segundo, publicity; Pete Walker of Los Angeles, decorations; Pat O'Neill, Hermosa Beach, programs; Linda Barton, Redondo Beach, tickets; Dick Dornberger, Los Angeles, and Steve Arias, Torrance floats; and Dick Carlson, Hermosa Beach, and Paul Scott, Hawthorne, Homecoming queen.

Sacramento Report



By CHARLES CHAPEL
Assemblyman, 46th District

The Constitution of the State of California says in Article XX, Section 22, that "the rate of interest upon the loan or forbearance of any money, goods, or things in action, or on accounts after demand or judgment rendered in any court of the State, shall be seven per cent per annum but it shall be computed for the parties to any loan or forbearance of any money, goods, or things in action to contract in writing for a rate of interest not to exceed 10 per cent per annum."

"No person, association, co-partnership or corporation shall by charging any fee, bonus, commission, discount or other compensation receive from a borrower more than 10 per cent per annum upon any loan or forbearance of any money, goods or things."

Exceptions

The same section of the Constitution then sets forth exceptions which have been amended into the Constitution by the vote of the people at various elections. Building and loan associations, credit unions, licensed pawnbrokers, and personal property brokers are permitted exceptions, but all such exceptions are subject to the limits on interest fixed by the Legislature. In general, it is fairly safe to say that 10 per cent interest is the greatest that can be charged legally in most loans, and this includes so-called escrow fees, investigation fees, insurance fees, and other charges which are made to get around the Constitution and the laws pertaining to excessive interest.

Loophole in the Laws of California

Apparently there is a loophole in the laws of California pertaining to charges for obtaining loans. It was first pointed out by Jones and Smith, who tells him that he, Smith, does not lend money but he knows a man who will lend money to Jones at a fee for his work and asks Jones to sign a document pertaining to the loan. Jones signs the paper. In fact, he may sign several papers and he does not read the fine print in any of them. When Jones comes out of the loan office, he may have \$500, but he has left behind written promises to pay back as much as \$1800 at 10 per cent interest. If he fails to pay back the money, the lender can foreclose on the home of Jones under a second mortgage executed by Jones to get the loan.

The loophole is that there is no legal restriction on how much a person can charge for obtaining a loan for another person. However, if it can be proved that the person arranging the loan for the borrower is not acting as a middle man, but is himself, the lender, then he comes under the existing legal restrictions.

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